

# Exhibit I

to

Declaration of George F. Carpinello



Understanding the costs

## Determining the cost of college

The cost of attendance (COA) is the total amount to attend a college each year.



Each school determines its annual average COA using a formula established by Congress.

Don't forget: Your actual expenses will vary based on your child's lifestyle.

[http://salliemae.com/before\\_college/parents\\_plan/college\\_cost/determining\\_cost.htm](http://salliemae.com/before_college/parents_plan/college_cost/determining_cost.htm)

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- Public or private school
- In-state or out-of-state school
- Living on campus, off campus, or at home

Some expenses, such as the cost of textbooks, are similar regardless of which school your child attends.

To find the COA of a college, visit the school's website, look at its brochures, or use [College Answer's School Search Tool](#).

### For example, these are the annual costs for an in-state resident at one public institution:

Tuition	\$3,508
Estimate for books	\$823
Estimate for transportation	\$394
Room and board	\$6,453
Estimate for personal expenses	\$2,479
<b>Total cost of attendance</b>	<b>\$13,657</b>



### Here's another example — this one at a private institution:

Tuition	\$29,500
Additional required fees	\$1,140
Estimate for books/supplies	\$810
Estimate for transportation	\$330
Room and board allowance	\$8,435
Estimate for personal expenses	\$1,010
<b>Total cost of attendance</b>	<b>\$41,225</b>

Knowing the COA is only the first half of figuring out college costs. What really counts is how much you'll pay out of pocket.

### Evaluating affordability

## School search tool

College Answer®'s School Search Tool

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